Social Progress

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Houses and People

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Social Progress

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Editor's Note

This issue of SOCIAL PROGRESS is a preview of the study guide on housing which is being published next month by the National Council of Churches. It was written by Miss Margaret Kuhn of our own Department of Social Education and Action. Among the consultants were representatives of major housing groups in the country (see Acknowledgments, page 39).

We think this guide will be useful in every community where our Presbyterian churches are at work. The subject of housing is one of the most important before the American people at the present time.—*Clifford Earle.*

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Housing and the Churches

WHY CHURCHES ARE CONCERNED

EVERY church is inseparably a part of the community that it serves. The quality of community life around the church is both a reflection of and a commentary on the church's influence and ministry. If the church is true to its concern for every part of human life, and attempts to lead every new generation to Christ, the church cannot neglect the conditions under which people live and establish their families. It cannot brush aside the needs of growing children, of the aged, and of families who suffer from discrimination and poverty. Nor can the church be indifferent to the social patterns and policies that largely shape our communities and neighborhoods, for these have decisive effects on human lives and the character of society. The church's own growth and vigor as an institution cannot be separated from the community's welfare.

If American cities are to be saved, housing and community life must be strongly affirmed as the business of American churches. Housing programs and policies must be a matter of Christian vocation and stewardship among church members who are property owners, builders, carpenters, bankers, realtors. The elimination of residential segregation is basic to inclusive Christian fellowship and the solidarity of the human family under God.

This study guide explores the most important aspects of our national housing problems. It frankly states the issues and points to practical strategies for our churches. It assumes that ministers, officers, and members of local congregations are intimately involved in housing questions because they live in houses and have some influence and stake in community affairs.

Some social issues seem remote from the daily lives of people in the congregation, but not so with housing. Here is a problem that affects everyone and where the efforts of everyone count.

Who Studies

The study of housing could be undertaken by ministers and church officers as they fulfill their ministry to people and influence the social structures and institutions of the community. Housing questions are important to the church's annual evaluation of its influence and witness at planning conferences and retreats. Housing is also a part of the church's program of visitation evangelism, as teams of members reach out to the community.

Housing studies are appropriate for couples' groups, men's and women's associations. They are a fundamental part of the job of social action committees in the local church. The subject of housing can be of church-wide interest in Church Family Nights and midweek forums.

This study further suggests the importance of co-operation with other churches, and with councils of churches, in working for improved housing conditions and more responsible policies in community development.

How to Use the Study Guide

This housing guide is prepared in four study units, each containing background information and data about some aspect of the housing problem, pointers for group study, and projects for investigation and action. The four units may be used as a series; but each is complete in itself and could serve as a basis for a workshop of church officers, or for one or several discussions, or for a series of public meetings. The guide as a whole is a reference tool for church libraries.

Group leaders and program planners will need to meet in advance: (1) to decide how the study is to be organized and what form it will take; (2) to bring together a planning committee; and (3) to determine the most effective ways of relating the study to the total program of the church.

As the planning committee meets they will review the purposes and the content of the guide, decide on the formal leadership for the study units, discover the chief interests of the participants and available resources. To increase concern and awareness of the issues, the study should be tied to the real problems that the church faces in the community—problems that bear directly on the daily lives of the participants.

In developing a series of studies, vary the method of presentation by the use of a panel followed by questions, a film preceding discussion in small groups, or a short speech in plenary session with the general group divided into work groups or seminars which participants choose on the basis of interest.

Unit I

The Scope of the Problem

HOUSING is a big, controversial problem in the U.S.A. No quick cures are available, because the situation is almost universal and complicated. The needs are staggering, and bold, resourceful, national measures and the expenditure of billions of dollars of private and public funds are required to deal with the problem. Human lives and the future of urban society are gravely affected by the blight and disease of our cities, but there is apathy and selfish neglect of some of the basic issues. To understand the problem we need to realize that

1. The demand for new housing is steadily increasing as our population keeps growing.
2. More people are crowding into our cities, where slums are developing faster than we can clear them. Health, safety, and family life are jeopardized in every overcrowded, substandard area.
3. The improved living standards that go with our expanding economy make us unwilling to live under conditions that our grandparents might have accepted.
4. Housing of all kinds—even slum housing—is expensive today. Many people who want and desperately need better homes are unable to rent or buy them at current high prices.
5. The shortage of housing causes particular hardship among minority families, who have been squeezed into squalid ghettos because of some form of prejudice.

Any one of these aspects of our housing difficulties is of critical importance to the welfare and economy of our nation, and the combination of them comes close to being the number one domestic problem.

But if these statements seem too sweeping, let's look at them more closely.

What about the demand? Just how many houses are needed?

Census estimates for the last twenty years generally underpredicted future population growths. Now the experts forecast a national population of 204,400,000 by 1970. Actual birth rates and marriage rates have been higher and death rates have been lower than those used even in the so-called "high" predictions. So the estimates may well prove *below* actual growth. Then too, the

size of households has declined steadily for the last generation, while the number has risen to 48,800,000 as of March, 1956. Families are smaller and larger numbers of single persons maintain separate households, showing more reasons why the demand for housing continues to rise.

An increasing number of aging persons also want to keep their own separate living arrangements after the death of husband or wife. Old-age and survivors insurance, private pension plans, veterans' benefits for widows and orphans are steadily increasing the ability of these types of families to maintain separate, independent households.

If we assume that rates of population growth and increase in housing need are reasonably accurate, we must build from 1,300,000 to 2,400,000 new dwellings every year to keep roofs over our heads.

A sample survey of the U.S. Bureau of the Census showed that only 2.3 per cent of the nation's housing supply was for rent or for sale at the end of September, 1955. Units for rent constituted 1.8 per cent, while 0.5 per cent were for sale. Six months later, in 92 per cent of communities surveyed by the Bureau of Research of the National Association of Real Estate Boards, vacancies stood at 2 per cent or less.

Despite the record volume of new houses built in recent years, the available for sale vacancy rate was the same as it was in 1950. Housing experts seem to agree that 3 per cent to 6 per cent of supply is the "normal" rate and necessary to give families some choice of dwelling and mobility.

Although rural areas have as pressing problems as cities have, the urban housing needs seem to be more apparent. Urban populations have been growing faster than the total population, and all trends indicate that this growth will continue. As farms become more highly mechanized, more farm families and young people will come to the cities for jobs and homes.

What causes slums? How serious is neighborhood blight?

Slums have been called the scourge of our modern cities. They have spread so badly and cost so much that they have become a national problem, requiring nation-wide efforts to bring them under control.

Slums are created by overcrowding, inadequate facilities, human greed, and poverty. Segregated housing and economic discrimination compound the evil. Slums are costly in dollars and cents, and their toll in human lives is incalculable. Communities pay staggering sums to alleviate the misery caused by slums. Hospitals, jails, health and welfare services, extra police and fire protection, and court costs all increase the taxpayers' burden, but they do not keep the tragic blight from spreading to nonslum sections. Every year our cities lose vast sums in tax dollars because public expenses due to the slums are many times greater than tax revenues from the slum areas.

Urban decay infects adjoining areas as buildings deteriorate with age and neglect. More than 6,000,000 of our present housing units were built before the beginning of the century and should be replaced imme-

diately, but others are merely old and in need of more repairs.

About 10,400,000 dwelling units in the U.S.A. are judged to be substandard. Rural communities have their slums and blighted sections too, and only 23 per cent of our farm dwellings meet minimum housing standards.

City planners and engineers have learned in recent years that poorly handled traffic causes urban decay. Speeding trucks and cars are hazardous in residential sections and will cause rapid depreciation. Traffic jams in narrow streets have made older neighborhoods unlivable. In many larger cities traffic studies have indicated the need to widen streets, reroute traffic, and build expressways.

Slum clearance actually speeds up the growth of new slums, if there is no new adequate housing for the displaced families and they are forced to crowd into existing housing. Few cities have tackled this rehousing job realistically with long-range coordinated planning and improvements.

How high are family incomes in the U.S.A.? And what about our rising living standards?

It is well accepted that Americans live on a plateau of plenty in contrast with living standards and incomes in other parts of the world. We enjoy an expanding economy and full employment (66,655,000 job holders as of August 1, 1956), yet 6,800,000 (according to the last census figures available in 1951) nonfarm families had an income less than $2,000 and nearly 15,000,000 had incomes between $2,000 and $4,000.

There is a direct relationship between income and housing markets. Decline in income distribution would sharply reduce the possibilities of selling large numbers of homes and keeping property rented.

American mass production methods and advertising techniques have given us new ideas about housing standards. As a minimum we require running water, inside plumbing, heating, and electricity, all of which might have been great luxuries in our grandparents' day.

Families in the lower third income group want and need better homes, but they are not able to pay for them at the prices private builders require. This leads to the fourth complication in the housing problem.

What about costs of housing? And the relation of costs to markets and needs?

From 1949 to 1954 prices of new houses increased by 35 per cent. In 1954, housing prices rose at an even faster rate and jumped 11 per cent in one year. Many private builders are reluctant to "overbuild" and reduce the housing demand. However, some would build more homes if the people who need them could pay current market prices. But at present building costs, only half the American people can afford to rent or buy new homes.

Millions of middle-income families who can't afford new homes and who are ineligible for low-rent public housing must accept "hand-me-down" housing built and occupied by previous generations of the well-to-do. These families worry along with homes that are inconvenient and ill-suited to their needs and often fantas-

tically expensive to heat and repair.

In a well-documented and comprehensive study of American housing needs covering the years 1955-1970, Professor William L. C. Wheaton, of the University of Pennsylvania, has some startling data about big, long-standing needs that have not been met even with the biggest building boom in American history. In 1951, for example, Dr. Wheaton notes that no homes were sold to 30 per cent of all American families, because they did not have the income to buy homes, even with Government loans to assist in financing them. There is a current market for three million dwellings at prices and rents ranging from $60 monthly downward. Demand and market for high-priced homes will probably decline, and the current building boom of houses priced to rent or sell at monthly costs of $75 or more will narrow the future market for such homes.

Dr. Wheaton sees the need for a vast construction program to meet requirements of our growing population, and to replace the nation's 10,400,000 substandard dwellings. But this could not be undertaken without substantial subsidy by the Federal Government. However, Dr. Wheaton believes that vast subsidy at this time might increase inflation unless other construction drops off and unless there is a big reduction in armament production.

Economist Leon Keyserling agrees with Dr. Wheaton that vast construction is needed and that this is possible only with Federal subsidy. But he believes that such subsidy would not threaten the economy. He shows that most financing of low-rent public housing comes from private sources and far more than one half the cost of occupancy is paid by the tenants. The subsidy from the Federal Government is merely a facilitating device to cover the margin between the immediate economic cost and what the occupants can afford to pay. He sees public housing not as a public investment in the same sense as Hoover Dam or a highway or national defense or public education. The Federal Government does receive a return from the housing program.

Dr. Keyserling sees no justification for believing that there should be a leveling off or decline in house production, particularly in the light of our national objectives of maintaining full employment and keeping living standards high. His inclination is "toward the view that not less than one fifth of the new housing built between now and 1960 should be of this type [low-rent public housing], since no other practical method has been devised to clear slums or to obliterate on a large scale those housing conditions which are downright disgraceful in a nation with our enormous resources."

He realizes however that the question of cost usually centers around public outlays of money. If the nation's store of subsidized low-rent housing were increased by about three million units between now and 1960, the annual subsidy cost to maintain rent within the reach of the occupants of these three million units would perhaps total less than 150 million dollars a year. Furthermore, in later years the annual subsidy cost would decline greatly as incomes generally increase in these family groups.

George Meany and Walter Reuther and other labor leaders follow Dr. Keyserling's thinking generally. They are fearful of economic setbacks and unemployment if the low levels of house-building are not raised. Mr. Reuther urges construction of two million homes annually, aid for middle-income housing, and more housing co-operatives, and calls for assurance that mortgage money and land will be available to house minority families.

The real estate interests also have more than an eye on housing markets. The National Association of Real Estate Boards has sought to encourage the market by tax reductions and exemptions, recommending such deductions from Federal income taxes as the cost of demolishing substandard dwellings, and improving redeveloped land, also the reduction of taxable income for maintenance and repair of a home in a neighborhood conservation or urban renewal area.

When people complain about the high cost of housing construction and rehabilitation, Mr. and Mrs. John Q. Public are apt to put the blame on labor. Harry C. Bates of the AFL-CIO Housing Committee has studied the ever rising costs of building and offers these data to correct some wrong impressions.

It is true that building trades workers' hourly rates average $2.53 an hour, as contrasted with the average hourly earnings of factory workers at $1.91 per hour (figures for October, 1955). But such comparisons are not accurate. Factory workers usually receive full wages for year-round employment. The average building trades worker is paid only for the hours he actually works, and the time on the job is reduced by weather conditions and the requirements of the construction industry. Bricklayers, plasterers, lathers, carpenters all have a limited period of time on a particular job, and must shift from employer to employer at frequent intervals. Among all industry groups, including agriculture, construction ranks fourth from the bottom.

Factually, labor costs are a declining proportion of total costs. In 1946 and 1947 surveys, conducted by the Bureau of Labor Statistics, labor costs constituted about a third of the total selling price of new housing. More recent studies indicate that improvements in productivity and new construction techniques and materials may have reduced labor costs in new housing to perhaps 25 or 30 per cent of the total cost. Total cost here includes building site, profits for the builder and contractor, cost of construction, and mortgage costs. Of this over-all figure, the building trades worker actually receives about 12 to 15 per cent of the purchaser's money.

Mr. Bates has figures to indicate that the most important costs are building materials, charges for financing the housing, and profits of builders and contractors. Since the end of World War II wholesale prices of building materials have all but doubled, rising fully 95 per cent. Interest charges for new houses are 4½ to 5 per cent. A large percentage of residential mortgages are insured or guaranteed up to 95 per cent or even 100 per cent by the Federal Housing Administration and the Veterans' Administration.

Some professional housers and labor groups would like to see interest charges reduced. They believe that banks and other lending institutions might safely make mortgage loans available at not more than 3¼ to 3½ per cent, since most elements of risk have been removed by Federal guarantees. Reduction of interest charges could have a substantial effect on housing costs. For example, reducing the interest rate on a $10,000 twenty-five-year mortgage from 5 to 3¼ per cent would cut the monthly housing cost by $8.40.

Labor recommends that the prices of new houses be reduced or held to the line, not by slashing incomes of building trades workers, but by holding down prices of building material, financing costs, and excessive profits of speculative builders.

What about the housing problems and racial segregation?

Do minority groups need more housing? What about the drop in property values when Negroes come into an all-white neighborhood?

The facts are these about the housing needs of minorities:

1. There is an acute shortage of housing that is available to Negro families and other minorities, particularly in major industrial cities where thousands of nonwhite workers have migrated. Expanding industry called for their labor, but did not meet their basic needs for decent homes.

Shortages have been intensified first by the failure of builders to provide housing for those with low incomes; secondly by successful opposition of builders and realtors to an expansion of public housing, and finally by the builders and realtors who continue to exclude minorities from new housing developments.

2. The proportion of overcrowded living is four times as high for Negro families as for white residents. Prevented from moving out into new housing developments or from buying in older "restricted" neighborhoods, the bulging nonwhite population doubles up.

3. Six times as many Negro families live in substandard dwellings as white families. Dwellings which were old and deteriorated before overcrowding occurred become even more untenable.

4. Many banks and financial institutions consider Negroes and other minorities poor credit risks and ask higher interest rates. Nonwhite buyers are required often to make larger down payments than white buyers of a similar economic group.

Purpose of This Session

In this unit are described some general over-all factors in the national housing problem. The purpose of this unit is to discover how your community fits into the picture—what aspects of the national problem apply to your community and the resources available to you in working on your community's housing needs.

How to Proceed with This Study Unit

1. Get a large map of your community. Mark on it the location of churches, schools, parks, playgrounds, shipping and business areas.

2. Compile a list of sources of information from which you can secure data about housing and population in your community and surrounding areas.

Possible sources are:

- **The U.S. Census of Housing (taken every ten years); also more recent block-by-block surveys of major cities made by the Census Bureau.**
- **Studies and charts made by local housing authority or commission (if one exists).**
- **Community development plans made by city planning board and citizens' planning agencies.**
- **Articles in national magazines and radio and TV presentations sponsored by ACTION, The American Council to Improve Our Neighborhoods.**
- **Sociological data gathered and compiled by public utilities companies.**
- **Surveys conducted by council of social agencies and/or councils of churches.**
- **Data from local health department.**
- **Data from real estate and home builders associations.**

3. Compare the national housing problem described in this unit with the situation in your community. In making this comparison consult sources of information above, and study the map. A good deal of the data can be charted on the map.

- **Is there a housing shortage? For what group?**
- **Where is new housing being built? What groups can buy or rent this housing?**
- **What land is available for new housing?**
- **Do you see any signs of decline, blight, overcrowding? How many people per room live in the less desirable residential areas?**
- **Who owns the substandard and slum housing in your community? What returns on the investment are realized?**
- **Is there a housing association or citizens' planning group concerned about community development and housing problems?**
- **Are most dwellings well located in relation to schools, parks, churches, transportation services, shopping facilities?**
- **What groups are planning for your community's future?**
- **What evidences do you see of civic pride or apathy and neglect?**
- **Does political graft make it easy to violate housing regulations and fire and health inspection laws?**
- **What churches beside your own are concerned about housing? Is this concern about the housing needs of the community as a whole or only for the housing of church members?**

4. Take the study group on a housing tour. Drive or, better still, walk through business and residential areas —paying special attention to changing neighborhoods, older sections of town. Ask a sociologist from the nearby university or a high school social studies teacher to go with the group as "resource." Stop to talk with local tradesmen, storekeepers, the policeman on the beat. Later, after the study group has gone over the territory, organize other housing tours to acquaint various groups in the congregation with the housing situation. Firsthand observation is important in arousing interest and enlisting support for better housing.

In studying housing in your community, keep in mind the general trends and movements of the population. In growing communities new housing will be an obvious and urgent need. In communities where the population is stable or declining, better housing and community planning will be vital factors in guarding the community against rapid deterioration.

Unit II

What Is the Answer?

MANY plans and programs are being advanced to cure our housing ills. Some are excellent, as far as they go. But all too frequently the programs fall short of their goals because they are piecemeal and uncoordinated. Too often communities lack the concerted and continuing interest of citizens' groups. Curative measures as adopted are "too little and too late."

Builders' groups and associations have been advocating better-planned real estate developments (Levittown, for example) and the voluntary rehabilitation of existing houses (the Baltimore Plan), and plugging for the adoption and enforcement of building codes. Each program has merit as a *treatment measure*, but cannot be looked upon as *the cure*.

Better-planned real estate developments are urgently needed, for the reasons recounted below. But usually their costs are beyond the financial reach of low-income groups or even a large proportion of middle-income families.

One architect and community planner suggests that the dynamics of urban growth are not in the hands of the citizens or their rather feeble city planning commissions, but are controlled by speculative builders, who choose vacant land on the fringes of cities and beyond, piling up endless subdivisions with little relation to existing job locations or community facilities. Then the city has the overwhelming job of building schools, extending police and fire protection. Some cities never do catch up with the development unless there is over-all planning and control.

Too often the land speculator builds and sells without any permanent community interest or civic responsibility. The purchasers, needing houses badly, put very little money down. The mortgage lender has his money guaranteed by the United States Government Federal Housing Administration. In some instances, the Federal Housing Administration (FHA), and the Veterans' Administration, which could guide and control and insist on more careful planning, have been preoccupied with the promotion of a big volume of construction to meet the most urgent need without looking to the future.

Cities, by and large, have been

powerless to prevent these sprawling, haphazard developments because the jurisdiction of the city stops at political boundaries and because people have been too anxious to get houses on any terms to be concerned about the future.

Private housing interests have widely promoted the rehabilitation programs of some of our big cities. The much publicized "Baltimore Plan" of rehabilitation has its points, but still it is only a partial solution. Rehabilitation of blighted areas is a highly desirable objective *if* the neighborhood is suitable for continued residential use, *if* the structures are suitable, and *if* community services are adequate so that the people who continue to live in the area will have a reasonably good life there. These are big "ifs" that are often overlooked when people get overly enthusiastic about rehabilitation.

The National Association of Home Builders has stumped the country for adoption of housing codes or ordinances by city councils, and worked for strict enforcement of existing housing codes. Such ordinances are badly needed in American communities, but ordinances are not *cure-alls*. Housing codes are effective only when they carry with them adequate inspection measures and are coordinated with provisions for rehousing the people who have to move out.

The Committee on the Hygiene of Housing of the American Public Health Association has spelled out some sound and practical "Standards of Healthful Housing" and drafted a "model" housing code to guide citizens' groups and health officers in preparing local housing codes.

Write for these helpful booklets: *A Proposed Housing Ordinance,* Publication Office, American Public Health Association, Inc., 1790 Broadway, New York 19, N.Y.; *Local Development and Enforcement of Housing Codes,* published by U.S. Housing and Home Finance Agency. Order from U. S. Government Printing Office, Washington 25, D. C. 40 cents.

The plain facts are that our housing problems can be met only by comprehensive, long-range master plans that citizens, builders, realtors, bankers, investors, and Government agencies work out together. Housing experts agree that co-ordinated balanced planning includes total redevelopment and slum clearance, new public and private building, the integration of neighborhoods, as well as rehabilitation and enforcement of housing and building codes.

Citizens Must Be Concerned

Housing experts believe that local citizens' groups have not even begun to grasp the opportunity to influence housing policies. Some large cities have citizens' committees on housing. Churches could play a decisive role in bringing together representatives to discuss and influence housing policies in general.

ACTION, the American Council to Improve Our Neighborhoods, has concentrated on nation-wide let's-look-at-the-facts campaigns to get local citizens interested in housing and urban renewal. By teaming up with the Advertising Council ACTION has appealed to the American public through TV and radio, na-

tional magazines, billboard ads, and car cards. ACTION has initiated a research program with headquarters in Philadelphia, and established successful information centers in Cleveland, St. Louis, and Schenectady. Particularly impressive are the plans for "box inserts" in 900 newspapers and the support of twenty leading magazines.

ACTION recognizes that local citizen participation in planning and renewal is essential. Its theme song is that local groups can fight blight by organized action. Church groups can call attention to its country-wide appeal, and use it to inform and "involve" their members.

State and Federal Legislation

Although municipalities take the initiative for planning and redevelopment, local communities cannot effect such co-ordinated plans by private or local public means alone. The resources of state and Federal agencies are needed to supplement local resources. Further, the causes of a local housing problem go beyond municipal boundaries and jurisdiction. When Congress passed the U.S. Housing Act of 1937 we recognized the responsibility and role of the Federal Government in tackling housing problems, and through the years Federal housing legislation and services have played an increasingly decisive role in housing and community improvement.

A significant Federal aid to housing is the insurance of loans made to private persons for building, repairing, or improving their homes, and for private rental housing. The loans are procured through a private financial institution and insured by the Federal Housing Administration. Such loan insurance is also available to privately financed nonprofit housing co-operatives. Veterans have a similar loan program with additional advantages through the Veterans' Administration. But equally important have been the direct efforts of the Federal Government in slum clearance and urban development, and low-rent housing under the Housing Act of 1949. Some state governments also take part in public housing, chiefly through state housing authorities, state enabling legislation for local housing authorities, and state programs of low-rent and limited-dividend housing.

Forty-three states have passed enabling legislation for public housing and thirty-six have adopted redevelopment enabling legislation, with about fifteen of these states having amended such laws to cover the broader urban renewal function generally. Actually, only ten states have ever put state money into housing and of that number only eight have subsidized rental housing for low- or moderate-income families—and only five of *that* number have made the aid generally available, rather than restricting it to veterans only.

Under the U.S. Housing Act of 1949 the Federal Government expanded and co-ordinated its services, and assisted local communities and private financing institutions with grants and loans and subsidy for low-income housing. With the slum clearance and redevelopment provisions of the U.S. Housing Act of 1954 many communities made a start.

But clearing slums did not save our cities and towns. Federal aid was needed for preventive measures to

stop the spread of blight and reclaim deteriorating areas. So later amendments in the Housing Act of 1954 provided for "urban renewal" projects. In this broadened program "urban renewal" might include clearance and redevelopment, or rehabilitation, or such slum preventives as conservation and housing code enforcement, or a combination of all these measures. However, the Korean crisis and pressure from builders and realtors caused Congress to cut back provisions and appropriations for the construction of low-income public housing. Just before the 84th Congress adjourned, House-Senate conferees approved only 35,000 dwelling units a year for a two-year period.

Redevelopment is one of the most valuable programs Congress ever enacted. The Urban Renewal Administration under this program contributes two thirds of the net cost of acquiring the land and clearing it. The municipality, sometimes with state assistance, meets one third of the cost. After clearance, the redevelopment agency sells or leases the land for the uses for which it is most suitable, as determined by local planning, with major emphasis on clearance of slums for residential re-use. Some land may be developed for private homes and apartments, public housing, schools, parking lots, stores, playgrounds. In other areas land once occupied by squalid slums is sold to industry.

Predominantly open land projects can also be carried forward with urban renewal aid. Such sites can thus be made ready to house the families that are dislocated by redevelopment and slum clearance.

Communities derive permanent benefit from redevelopment, and are given a chance in this program to correct long-standing mistakes in community planning and layout of streets. Many more cities should be working on redevelopment. But the fight against blight has many complications. At the end of 1955 about 145 of our 511 cities with more than 25,000 population had projects just in the planning stages, and only 51 cities actually were engaged in redevelopment programs.

The *Housing Yearbook 1956* lists major obstacles to progress in redevelopment:

1. Cumbersome procedures and inadequate staff within the Urban Renewal Administration of the Federal Government.
2. Not enough action at local and state levels.
3. Difficulties in relocating nonwhite families.
4. Lack of low-rent public housing for relocating low-income families.
5. Inadequate planning by cities and states.

Most of these reasons are local, the editors believe. The sins of Washington are widely publicized, but the really serious roadblocks are in local communities.

Serious delays are brought about through the neglect of proper local planning. The law specifically requires that a redevelopment project must be a part of over-all city plans. Very few cities have adequate plans and an adequately staffed housing and planning commission. By making planning a basic part of the slum clearance and redevelopment aspects of housing, the leadership of the Fed-

eral Government has been effective indeed. Probably few cities would have undertaken to correct the mistakes of the past without such powerful incentive.

Desegregation and Public Apathy

But the biggest difficulties have been in the lack of civic pride and in the relocation of the nonwhite families who are dispossessed by the redevelopment. The law specifies that they must be rehoused, and this usually means opening white neighborhoods. Large-scale redevelopment has been set back in many communities because nonwhite middle-income groups, as well as slum dwellers, cannot find places to live. Local officials too often have not considered relocation in their plans, nor have they pushed hard enough against the barriers which must be overcome. Realtors and residents have blocked "open occupancy" policies. Real estate boards have the common practice of designating certain "less desirable" areas for sale to minorities, and of ostracizing the realtor who steps out of line.

Although in many cities greatest tension may arise when Negroes are relocated in predominantly white neighborhoods, desegregation is not solely a matter of Negro-white relationships. Church members concerned about changing housing patterns must be prepared to deal with hostility and prejudice against Jews and Catholics, against Italians, Poles, Spanish-speaking people and Orientals. Vigorous local leadership on the part of public officials and citizens is necessary to surmount neighborhood opposition and other obstacles in choosing sites and financing integrated housing. Greatly increased low-rent public housing programs are needed for slum families, but the reluctance of Congress to approve public housing is matched by the apathy and antagonism of local real estate interests and citizens.

To qualify for aid from the Federal Government, the community, through a "workable program" approved by the local governing body and by the U.S. Housing and Home Finance Administrator, commits itself to the achievement of the following objectives within a reasonable length of time:

1. Adequate local codes and ordinances.
2. A comprehensive plan for the development of the community.
3. Analysis of blighted neighborhoods to determine the treatment needed.
4. Adequate administrative organization for the renewal program.
5. Ability to meet financial requirements.
6. Responsibility for rehousing the families displaced by the renewal program.
7. Citizens' participation.

Under the 1949 Housing Act, Federal assistance is available to help communities finance surveys and planning work necessary before the actual clearance operations can get under way. Temporary loans to the community are to be used as working capital in acquiring slum land and structures, clearing sites, and preparing the area for redevelopment or rehabilitation; capital grants, when the area is ready for redevelopment or rehabilitation. The Federal Govern-

ment agrees to pay up to two thirds of the difference between the returns from the sale of the land and the total cost of carrying the project.

In rural housing, the Federal Government has been active through such agencies as the Resettlement Administration, the now superseded Farm Security Administration, the Farmers Home Administration, and other Federal agencies. The bulk of Federal aid for farm housing is applied through loans, or in some instances contributions, for the purpose of financing new housing or improvement where suitable credit is not available to the farmer from other sources. Local communities do not enter the picture so directly as in urban housing programs, although local county committees co-operating in the Farmers Home Administration program are used to certify applicants for housing loans and grants.

Purpose of This Session

In this study unit (1) the group decides what will be the church's goals or objectives in working on local housing problems and community development, and lists the organizations that will help to reach the goals; (2) the group takes stock of local housing assets and liabilities and appraises the methods of handling housing and community planning problems.

How to Proceed with This Study Unit

1. In preparation for this session, read the background material above.

2. Before session ask each group member to be responsible for interviewing personally or by telephone one of the organizations or groups interested in housing and noted in study Unit I. In the interviews attempt to get what facts are available about local housing problems.

3. Draw the chart below on the blackboard or large drawing pad.

4. From group discussion determine list of goals, which are written in first column.

5. In the second column list organizations (national, state, local) that may help to reach these goals—including those interviewed.

6. In the third column list housing problems observed on the housing tour and noted in interviews.

7. In the fourth column list all the "cures" for the housing problems described in the background material. After careful discussion check the ap-

Our Church's Goals in the Community	Other Groups Interested in These Goals	Our Community Has These Housing Problems	Proposed Remedies or "Cures" for Housing Ills

proach most appropriate for your community.

8. To start discussion, ask such questions as these:

From a Christian standpoint, what makes a community a good place in which to live? What community conditions are most important for the church to be concerned about? Why should housing be a concern of the church?

9. As you begin to map your strategy, find the answers to these questions:

- Have any housing surveys been made by citizens' organizations in recent years? Has any action been taken as a result?
- Are citizens' groups asked to participate in planning for housing by the housing authority or slum clearance authority?
- If there is no housing authority or no local planning body concerned with housing, is there a need for one?
- Which citizens' groups are most likely to be effective in urging the formation of a housing authority?
- Which citizens' organizations have a special interest in housing?

  Housing association
  Real estate association
  Home builders
  Citizens' planning council
  Chamber of commerce
  Local property owners' associations
  Veterans' associations
  Labor unions
  Council of social agencies

- Of these organizations, which give indication of working for the good of the whole community, and which take a narrow or selfish point of view?
- What studies have been made by the state and/or local councils of churches? (In Detroit, Chicago, New York, Philadelphia, and Washington, D.C., the councils of churches maintain departments of research and planning.

Their professional staffs can provide very valuable and basic information and assistance for local churches, and have established important liaison relationships with city planning and housing agencies.)

Consult These Resources

A *Statement on the Churches' Concern for Housing* was prepared by the Department of Social Welfare and adopted by the General Board of the National Council of Churches of Christ in the U.S.A. in November of 1953. This comprehensive affirmation of major Protestant bodies sets the framework for this study, and suggests the importance of co-operative action in working on our country's housing problems. (Copies of the statement may be ordered from the Department of Publication and Distribution, 120 East 23d Street, New York 10, N. Y., five cents.)

Books and study aids listed on page 32 and leading housing groups on page 38 provide a great variety of resources.

Unit III

Good Houses for All

CHRISTIANS who are concerned about the segregation that has persisted in our churches must realize that no basic change can come about until we have eliminated racial barriers in housing. Housing is and has been the central issue in race relations, for in segregated neighborhoods obviously the schools, playgrounds, public facilities, and even the churches that serve the neighborhood will be used almost exclusively on a segregated basis.

Even when we have made some progress in desegregating our churches, schools, and places of employment, residential segregation supports prejudice and deprives people of full fellowship and association. People are apt to reflect their true attitudes and values in the intimate contacts of the home and neighborhood. Therefore only when integrated housing has been generally accepted will we achieve justice and brotherhood.

As churches analyze what must be done to achieve integrated housing patterns in local communities, these important sociological factors must be borne in mind:

Between 1940 and 1947 nearly three million nonwhite persons migrated from their homes. The majority moved northward to the big industrial cities and of necessity crowded into the already battered and dilapidated ghettos, since less crowded neighborhoods have not been open to them. Urban white populations also increased during wartime, and housing demands reached fantastic heights as a result of the shortage of building materials and the practical close-down of private housing industries to speed up war production.

Wartime labor needs opened many jobs to minorities and brought about the first effective Government policies to combat employment discrimination. The executive order to hire workers in war plants without racial discrimination paved the way for fair employment practice laws and agencies in many states and cities.

Negro workers, for example, have held their wartime gains in Northern and Western cities and have continued to improve their economic opportunities. A growing middle class of Negroes has developed.

With more substantial incomes

and higher living standards, Negroes have had a passionate desire to move out of the slums and establish good homes in good neighborhoods. The bulging populations in crowded nonwhite areas press hard against all adjacent white neighborhoods. Demand for housing by minority groups is so strong that rentals and sale prices in changing neighborhoods may be much higher than warranted by the condition and type of property. These two case histories in the Los Angeles area illustrate this point:

Property A sold in 1948 at $12,500, when the market price index was 265. In 1950 a Negro family moved next door. There was a subsequent sale in 1950 to a white family at $13,500 which was an 8 per cent increase and represented 287 on the index scale. The market price for the whole metropolitan area moved down those two years to 230, a decline of 13 per cent. Now property A is listed for sale at $16,500, which is 300 on the market price scale, and 32 per cent higher than the 1948 scale, whereas the general index levels are about the same as in 1948.

Property B, sold December, 1949, for $15,000 when the index was 232. It resold to a Negro family in August, 1951, for $23,000, an increase of 53 per cent, during the period when market prices on an average were advancing only 13 per cent to an index of 262. These cases are typical of particular neighborhoods. Many others tell the same story.

Improved employment conditions have raised the general income level of Negro people so they will be able to maintain higher values and live up and respond to the standards of good neighborhood living. Contrary to most opinions, data from the Federal Housing Administration indicates that the influx of Negro owner-occupants has tended to *appreciate* property values and neighborhood stability, while the use of the same property by white families as a rental area will depreciate values. Reliable data from real estate appraisers indicates that *property has declined only when panic selling occurs and white owners lose confidence in their homes, their neighborhoods, and sell as quickly as possible.* "Block-busting real estate dealers have been known unscrupulously to start a panic selling by suddenly introducing a nonwhite family into a block of homes," affirms one real estate appraiser. "Even after the first hysterical sales have been made, prices become stabilized, then gradually increase under the pressure of Negro demand for housing. Whites who hold on to their property are frequently able to sell at substantially higher prices."

Drastic changes are taking place in the thinking of real estate appraisers and realty groups. The U.S. Supreme Court decision on May 3, 1948, rendering restrictive covenants contrary to public policy and unenforceable by court action was an important legal step. Economic factors are also at work. Private housing interests are finally waking up to the fact that Negroes have money to spend, that they are sound credit risks. In the kind of world we live in, the "high dollar" has been more persuasive than the Church's teaching about brotherhood. As one appraiser said in addressing the Los Angeles chapter of Real Estate Appraisers in

March, 1952: "Marketability in a house means the ability of the property to be sold and resold again and again. It means a property possessing the characteristics to attract many purchasers to it. Appraisers don't care what the race, creed, or color of purchasers might be, just so there are enough of them with the ability to pay."

Here are some observations of Charles Abrams, lawyer and housing expert, about the relative stability of mixed or homogeneous communities:

1. "Homogeneous neighborhoods are monotonous—they lack diversity. There is something depressing about conglomerations of people cut out of a single stencil.

2. "Unmixed neighborhoods are bad for children. Homogeneous neighborhoods mean homogeneous schools. Free peoples do not want their children to be brought up in a stratified community in which they see only children of their own kind, color, race, and culture. If they never see a Jew, a Negro, or a Catholic child they will be more apt to fear him when they grow up.

3. "Homogeneous neighborhoods are not American. One-cult neighborhoods offend American principles, if not American law. The American Constitution disallows all racial and religious discrimination where Government agencies and tax funds are involved. Housing financed through Federal assistance—and this includes public low-rent housing, urban redevelopment, and FHA mortgage insurance—may not be used by one race to the exclusion of another.

4. "Homogeneous neighborhoods are unrealistic . . . and could never be guaranteed continued homogeneity. So long as property owners die and will their property to be sold to the highest bidder, the color of the money, not the race of the buyer, will count. The owner would have less to fear of neighborhood changes if his neighborhood were heterogeneous from the start, with the miscellany of creeds and cultures."

Some housing experts have been highly critical of local residents for not upholding the principle of integration in housing plans developed with Federal aid. Roland Warren points out that "the Federal housing policy is based on the equal facilities principle and thus permits segregation. Various state and municipal ordinances make specific provisions against discrimination of any kind in their public housing projects. Limited-dividend housing often is based on the exclusion of Negroes. Occasionally legislators, officials, and private companies are sincerely concerned about the injustice of discrimination, but fear possible social unrest and violence if the housing is made interracial. Frequently this fear is a screen behind which the prejudiced may hide."

Residential segregation is often a symbol of deep-seated prejudice, even among people who claim they have no prejudice. But the wide concern of churchmen about the problem could be most significant in desegregating our neighborhoods. Their co-operative efforts in councils of churches and planning groups could influence public policy and opinion. Their willingness to *live* in mixed neighborhoods would change housing patterns overnight.

Purpose of This Session

In this study unit we see how racial segregation and prejudice compound our housing problems; and what basic and practical steps must be taken to desegregate our communities. We consider how the churches can take an active part in citizens' planning councils and/or neighborhood groups to resist panic and work for stabilized, integrated neighborhoods.

How to Proceed with This Study Unit

1. Read the background material in this unit.

2. Review facts about housing patterns and population changes and trends (see Units I and II). Where do minority residents live? Are there any sections where they are not welcome to buy or rent homes? Does a quota system operate in public housing? If so, how is the quota determined? What are the usual real estate practices about selling or renting to Negroes? What persons or groups oppose integration? What neighborhoods are changing? Are there signs of panic selling? Is there a mayor's committee on human relations? What persons or groups are interested in better housing and nonsegregated housing?

3. Discuss the experience of groups that have organized a citizens' committee on housing. The following pamphlets point out the values and methods of bringing together representative groups to build informed opinion and influence housing policies: *Better Housing for Everyone*, by Shirley Siegel (published by the National Committee Against Discrimination in Housing); *Building a Citizens Housing Association*, by Alexander L. Crosby (published by the National Housing Conference).

A growing number of cities have councils on civic unity or human relations, or housing committees of federated bodies of trade unions or churches. Some county organizations like the Los Angeles County Conference on Community Relations have set up housing committees. New York has a state-wide committee against discrimination in housing.

Housing committees of citizens work in an orderly fashion using the channels of representative government. They have testified at public hearings, helped in drafting legislation, pioneered with various methods of persuading realtors, builders, and property owners that desegregation is desirable. They also have worked to reduce racial tension and supported experiments in integrated housing.

The Philadelphia Commission on Human Relations has offered sound advice for helping the panic neighborhoods. Four Philadelphia ministers have been active in developing these techniques and testing them in their parishes.

Stay put—don't sell your house and run away to a heavier mortgage. You will probably have to sell at a loss if all the area properties are dumped on the market in a panic.

See your realty dealers and ask them to assist in keeping the area stable. Make clear that families of all races who are good neighbors in the civic sense of the term are welcome.

***Squelch rumors*—try to calm excited talk and dispel any untrue or half-true statements about the neighborhood or racial matters in general.**

***Guard the neighborhood's housing standards.* Have your group or civic organization watch closely all zoning changes, conversions, overcrowding, or signs of dilapidation. Housing regulations should be well known and city officials should be promptly notified if services begin declining.**

***Form a welcoming committee* that will visit newcomers of all races, tell them of the civic group, and invite them to participate in the work of building a better community.**

***Organize*—form a block or neighborhood group, open to all citizens and races.**

4. Interpret the facts about residential segregation to the officers of your church. Present all sides of the issue and encourage full discussion, but assume in the discussion the position on segregation adopted by the General Board of the National Council of Churches, and the stand of denominational bodies.

In May, 1956, the 168th General Assembly of the Presbyterian Church, U.S.A., took an unequivocal stand on integrated housing, and called upon "Christians who are contemplating the sale of property to see as of first importance the need of minority families for equal housing opportunities and adequate housing, and to make their houses available to all qualified purchasers without regard to race; [also directed] . . . the attention of homeowners to several studies . . . of the effect of nonwhite purchases on adjacent property values, demonstrating that values do not necessarily decline, and in fact often rise, after such purchases; [and urged] . . . sessions to bring Christians together in *covenants of open occupancy* which will stem the tendency toward 'panic selling' and stabilize their neighborhoods on a nonsegregated basis."

5. Map strategy for joining with other churches in organizing a citizens' committee including veterans' organizations, women's groups, NAACP, Urban League, branches of the American Civil Liberties Union, representatives from the building industry, real estate, and mortgage investment field, school board members, newspaper and radio men.

Citizens' organizations have played a dynamic part in sponsoring studies of housing needs, agitating for the establishment of local housing authorities, pressing for sound policy on the part of the local housing authority, helping to interpret to the public the need for new housing measures, and, in some cases, helping the tenants of low-rent projects to become a functioning part of the surrounding neighborhood.

There are important standards suggested in these questions listed in Roland C. Warren's *Studying Your Community* (pages 89, 90):

- **"Are any racial or religious groups barred from or discriminated against in connection with:**
  - **Private housing developments;**
  - **Limited-dividend housing developments;**
  - **Low-rent housing developments?**
- **"In each instance, what is the policy within the specific housing project:**
  - **Separate but equal housing projects for nonwhites;**
  - **Separate buildings within the same housing development;**
  - **No distinctions made whatsoever?**
- **"Is there a state or municipal law, ordinance, or resolution specifically forbidding racial discrimination in specific types of housing projects?**
- **"Where interracial housing is provided, which of the following steps are taken:**
  - **Consideration given to the interracial nature of the project in selection of the site;**
  - **Clearly defined and publicized interracial policy;**
  - **Conferences with staff;**
  - **Conferences with tenants;**
  - **Clear explanation of policies on occasion of application for admission;**
  - **Interracial staff;**
  - **Deliberate avoidance of racial 'islands' in the location of tenants;**
  - **Care in the selection of tenants on the matter of interracial tolerance;**
  - **Specific provisions which terminate the lease because of disturbances by tenant, 'including disturbances based on interracial intolerance'?"**

One other all-important standard could well be added: Once racial integration has been achieved in housing projects the balance of white and nonwhite residents will not be preserved unless other areas outside the projects are open to nonwhite groups. In economic terms, integration depends on a free housing market.

Unit IV

The Shape of Things to Come

No CRYSTAL ball is needed to see that new trends in housing are emerging, and that the churches should be in the vanguard of their further development—with particular concern for housing for middle-income families and older persons.

In the first three study units we have seen that housing problems are exceedingly complex and that there is *no one sure cure* for the sickness of our cities. Slums, housing shortages, and inner-city blight have been building up for many years, and ever since the New York Tenement Law of 1895 we have been trying to reform an evil situation. The newer needs of middle-income families and the aging make long-range community planning the basis for all housing plans and improvements.

Smaller, Scattered Housing Sites

The plan of building smaller low-rent public housing units and scattering them throughout a community is backed by the Public Housing Administration, and under way in major cities. New York, Philadelphia, Chicago, San Antonio, and Syracuse have developed small-unit plans "to avoid overintensification" of low-income groups in one area of a community, and to provide "spot redevelopment" of blighted areas in basically sound neighborhoods.

Big housing projects have often stigmatized their occupants and hardened the economic and social boundary lines in our cities.

Middle Income Families

Middle income families that largely supply the man power for our factories and offices have been almost completely overlooked in our national housing program. Senator Herbert M. Lehman of New York calls them "America's forgotten families," and expressed his long-time concern for them in a report to the U.S. Senate in May, 1956. He called for a thorough study of their needs and Federal legislation to supplement what is being done by some municipalities and states and private interests.

In former years rental housing for middle-income groups was a profitable business, but it is now a declining one. The big gap between low-rent public housing and the rentals required for unsubsidized new hous-

ing is getting wider. Rents and housing costs are rising.

Middle-income housing needs could be met by providing easy-term loans on a Federal basis to moderate-income families and nonprofit corporations, and by extending the present urban renewal program.

Some state and local governments have attempted to meet the problem with limited-dividend housing. This housing is financed by private capital, but the state exempts the company from all state taxes and fees in the operation, and the local municipality may make some tax concessions. In exchange, the private company agrees to a limited return on the rental of the property, usually 6 per cent, and to the necessary inspection to assure the carrying out of the agreement. The housing is subsidized only through tax exemptions, but even so it is in a favorable position to charge moderate rentals for the middle-income group. Cooperative housing projects are also possible under this plan.

The new State of Israel has developed an "expansible house" that would bear investigation for the U.S.A. middle-income housing. Resourceful Government planners have stretched building materials, time, and money to develop six types of permanent "expansible" housing that provides living-dining space, two bedrooms, kitchen, and bath, and costs $1,900-$2,100. Additional bedrooms and living areas can be added at about $800-$1,600, without disturbing exterior structure or plumbing, and with little confusion for the families.

The great majority of Protestant church families are in this neglected middle-income group. So it would seem especially important for churches to give considerable thought to the plight of their own parishioners, even to the daring idea of putting up the capital to supply middle-income housing.

Housing of the Aging

Churches as well as private and public housing people are becoming aware of the rapidly growing housing needs of older people—and their special problems in financing and maintaining comfortable houses. Homes for the aging are supported by many denominations, but these care for only a limited number.

It must be noted also that only the infirm and chronically ill may actually need institutional care, since an increasing proportion of older persons can be well adjusted in their own independent living arrangements, if they have the financial means to maintain households.

According to 1954 Social Security figures (*Social Security Bulletin*, October, 1954), about 49 per cent have their own households and prefer independent living. But diminishing incomes make it extremely difficult for them to have such arrangements. One out of three elderly persons has no household of his own, and 54 per cent of the women of this group and 33 per cent of the men had no money income.

Declining strength makes it necessary for most people in their late sixties and seventies to find living arrangements that will not overtax them. Older persons who are chronically ill have a serious problem. If they lack the money for institutional care, which is usually limited and ex-

pensive, their plight is tragic indeed. Some who fear illness seek institutional living because it assures them of some care and medical attention when illness strikes.

Almost all communities that have studied the needs of their senior citizens give high priority to housing that is adjusted to their needs. Indeed, in the long view of affairs housing will become still more critical as the numbers of older people increase. By 1975 the U.S. Census Bureau estimates that there will be around 21 million persons 65 years of age and older, nearly 10 per cent of the total population.

Various approaches to the housing requirements of older persons are urgently needed. Here are some that are being tried. A Philadelphia real estate appraiser says he has the answer—one that he's tested out with five actual projects in Pennsylvania and Florida. His two-part formula: (*a*) buying up, at rock-bottom prices, old hotels or large estates that can accommodate at least 100 persons and then repairing and furnishing them for rental to senior guests; (*b*) capitalizing on the eagerness of retired people to keep busy and, therefore, letting them take responsibility for many of the jobs that running the properties requires. Rates range between $15 and $25 a week and include room, board, and medical and recreational facilities. The only work that is mandatory is for residents to take care of their own rooms; however, extra money may be earned by taking on various household chores. There are four requirements for admission: low income; applicants must intend to live in a project permanently; applicants must be free of communicable disease or mental illness; conduct of the guests is expected to be socially acceptable.

Denver church organizations have recently formed a nonprofit corporation called Senior Homes of Colorado, Inc., which proposes to provide hotel-type accommodations for aged persons. Under the plan, each congregation with membership in the cooperative would determine the number of units it wished to sponsor and pay $600 for each unit into a corporative financing fund. Planned for construction are ten to fifteen buildings containing about 250 units, ranging from efficiency apartments to two-bedroom units. Rents, it is estimated, would run between $25.50 and $61 per month. It is proposed that the project be located on an eight-acre site now owned by the city, with the co-operative to carry a 99-year lease on the property. A $99,000 down payment on the site would be used by the city to develop an adjacent site for a senior citizens' health and recreational center.

Unions Invest in Housing

Union officials in New York and Detroit are said to be looking into sound capital investments for their large welfare funds. Housing for retired workers has a big humanitarian and financial appeal.

A senior village, under New York State's limited-profit housing program, is due to be built in Brooklyn for middle-income aging families and individuals. The first of a proposed series of such villages, the project is to be sponsored by the Amalgamated Meat Cutters and Butcher Workmen of North Amer-

ica, AFL-CIO. Twenty per cent of the 378 units will be one-and-a-half- and two-and-a-half-room units specially constructed for elderly tenants. These apartments will all be in single-wing vertical construction. The site is near a hospital and a community center that will be staffed with specialists in geriatrics.

Built last year to provide housing for elderly people with moderate incomes, Willamette View manor in Oregon was entirely financed without outside help or any mortgage. Each of the manor's 240 apartments was bought and paid for by the residents during its construction. In addition, there is a monthly fee of $100 for meals, laundry, medical and other services. Libraries, game rooms, lounges, and a theater are available. Each apartment is designed for comfortable living with baths, kitchenettes, private telephones, etc. Because of a long waiting list of prospective tenants, a "manorette" and a hospital are to be built adjacent to the "manor" proper.

Co-operative Housing

The Federal Government is stressing and reactivating housing co-operatives. A Special Assistant for Co-operatives and an adequate staff were added to the Housing and Home Finance Agency last fall and the Housing Amendments of 1955 (Public Law 345) give new impetus to Federal assistance to housing developments with genuine consumer sponsorship. The new program should be particularly attractive to church groups.

The liberalized loan provisions now available under 1956 Amendments should be investigated by church boards. By investing capital funds in middle-income and/or co-operative housing, local churches as well as denominational boards could do much to improve and stabilize our American communities.

Among the especially interesting co-operative projects are the 52 housing units rehabilitated by the American Friends Service Committee of Philadelphia, and an international co-operative community built by a group of United Nations employees in New York. The Amalgamated Clothing Workers have developed another outstanding housing co-operative in New York. Jewish groups and veterans are planning other co-operative units.

This program first authorized by Congress in 1950 had ground to a halt, largely because many institutions had been unwilling to make loans for "co-operative" projects unless sponsored by groups experienced in home building.

The new law increases the amount of money available to guarantee loans, and reduces the number of "co-operators" required for eligibility. Now as few as eight persons or families may band together as a housing co-operative and apply for Federally insured loans for building new housing or reconstructing old housing.

However, "co-operators" should recognize the possible misuse of the program if persons of one ethnic or religious group band together to the exclusion of others. What professional housers call "monoracial" or "monoreligious neighborhoods" block the development of stable, mixed neighborhoods which should be the goal in a democratic society.

Purpose of This Session

In this study unit the group considers the particular needs of middle-income families and aging persons.

How to Proceed with This Study Unit

1. Read the background material above.

2. In preparation for the discussion, two or three persons from the group should study the church membership rolls and census tracts for the neighborhood adjacent to the church to determine the number of persons over 65 years of age.

3. In the session consider the neighborhood in which the church is located. How does it rate on the points listed below?

The housing needs of middle-income groups and the aging cannot be met without comprehensive, long-range plans; and community planning has come to be based more and more on the "neighborhood unit" approach. As first outlined by Clarence Arthur Perry, the neighborhood unit has the following essentials:

- ***Size.*** **Housing for that population for which one elementary school is ordinarily required.**
- ***Boundaries.*** **The unit should be bounded on all sides by arterial streets, sufficiently wide to facilitate its bypassing by all through traffic.**
- ***Open Spaces.*** **A system of small parks and recreation spaces, planned to meet the needs of the particular neighborhood, should be provided.**
- ***Institution Sites.*** **Sites for the school and other institutions having service spheres coinciding with the limits of the unit should be suitably grouped about a central point, or common.**
- ***Local Shops.*** **One or more shopping districts should be laid out in the circumference of the unit, preferably at traffic junctions and adjacent to similar districts of adjoining neighborhoods.**
- ***Internal Street System.*** **The street net as a whole should be designed to facilitate circulation within the unit and to discourage its use by through traffic.**

Community planners are increasingly urging the organization of neighborhood associations to give leadership and mobilize citizen concern, and to carry the neighborhood unit idea beyond the planning stages. At the present time only rarely does the neighborhood as projected by the planners become a "social neighborhood." Too frequently city churches do not really know and serve the neighborhood. Most serve primarily the people who live beyond the physical neighborhood.

4. Consider these questions about the neighborhood served by your church.

In new housing projects and subdivision developments, are the following features of neighborhood unit planning incorporated:

- **Access streets designed to discourage through traffic;**
- **Adequate arteries at the periphery of the neighborhood for bypassing;**
- **Elementary schools and play space within walking distance;**
- **Shopping centers at the periphery?**

Are subdivisions smaller than a "neighborhood" approved according to a plan whereby several together will constitute a functioning neighborhood with its local elementary school and other facilities?

Does your planning board or housing authority favor neighborhoods comprised of different income, age, and racial groups, types of houses, and so on, or does it favor homogeneity?

What encouragement and help are given to the development of neighborhood councils or associations by official planning agencies or voluntary

community groups and church bodies?

What provisions are being made for the location of churches in new or redeveloped neighborhoods?

5. Now study the special needs of middle-income families and older persons.

Where do the older persons in your church live? What percentage maintain their own households? What percentage live with relatives? in institutions?

What rents are charged in the areas served by the church?

In limited-dividend housing projects, has sufficient attention been given to the problems indicated in the following questions:

- Are these projects increasing population density at the city center, or decreasing it?
- Are they carefully located in relation to parking facilities, traffic congestion and traffic flow, availability of schools, playgrounds, post offices, shopping centers, rapid-transit facilities, churches?

6. After study—ACTION.

Church men and women who are concerned about their communities need to prepare themselves to take different kinds of legislative action by studying proposed legislation, interpreting their views to their elected representatives in the city council, state legislature, and the Congress, and electing public officials who support fair housing programs.

It is important also that church members serve on city planning groups and neighborhood councils, and become active members of local (where they exist) and national housing agencies, as for example, The National Housing Conference, and The National Committee Against Discrimination in Housing. Legislative bulletins, abstracts, and newsletters from these two national bodies make extremely interesting reading and will keep members fully informed about proposed laws and housing trends.

Ministers and church officers have a particular "action" function to carry out when they are alert to the social and economic conditions and needs of the people in the parish area, and minister to them. Many of our slums exist today because church leaders have abandoned changing areas, and moved to the lusher suburbs, disregarding and neglecting the immediate needs around them.

Here is some practical advice to churches from a housing expert, Howard W. Hallman, of the Philadelphia Housing Association:

a. *Support legislation.* All housing programs require legislative action at the national, state, and local levels. The city council enacts the housing code and zoning ordinance; it appropriates money for the administration of these ordinances and for city planning and redevelopment; it enters into the redevelopment process by approving plans (at various stages, depending upon the state legislation); and it approves an agreement with the local housing authority, one part of which is a commitment to accept a payment in lieu of taxes from the public housing developments. Churches must be familiar with housing codes, zoning ordinances, and plans and policies for redevelopment, and be prepared to support measures that serve the common good.

The state legislature enacts enabling legislation for public housing and redevelopment. Five states (Iowa, Kansas, Oklahoma, Utah, and Wyoming) do not allow their municipalities to have public housing, and only 36 states and territories have redevelopment laws.

Once the legislation is adopted it must be protected against crippling amendments sponsored by special interest groups. In some states there are state public housing programs. Three states (Connecticut, New York, and New Jersey) have passed laws prohibiting racial discrimination and segregation in public housing. In Wisconsin, Massachusetts, New York, and New Jersey racial discrimination and segregation are barred in redevelop-

ment housing. Fair housing practice legislation is needed, and surely here churchmen should lead. (See below.)

The efforts of synods, presbyteries, dioceses, state councils, and other church bodies may be extremely influential in securing state housing programs and the necessary enabling legislation that permits local communities to act.

As we see in this study, Congress is responsible for national programs, with supporting appropriations, for public housing and redevelopment. In recent years the real estate lobby has had some measure of success in reducing the amount of public housing authorized, but this would not be so if the churches throughout the nation were more responsive to the needs of the underprivileged, middle-income families, and older persons.

A great deal of resistance to Federal housing programs could be overcome if churches were more effective and zealous about providing their members with legislative facts and "know-how."

b. *Work in the parish.* The principal work of churches in expressing their concern for housing can be in their own parishes. An oversimplified division of types of neighborhoods is threefold: blighted areas, conservation areas, new areas. Blighted areas are those in which large scale redevelopment is the only answer. New areas are the suburbs or recently built residential sections of the city. In between are conservation areas, where the greatest bulk of homes, and therefore churches, are located.

A conservation area might range from a near-slum, where some clearance is required, where there must be major rehabilitation of the housing, and where new community facilities are needed, to a fairly new area, where the postwar houses need some paint or where an unwise zoning change has permitted a commercial land use in a residential block.

In conservation areas community organization techniques come into active use. As one center of loyalty in the neighborhood the church, or churches, can encourage neighbors to work together. All churches can be used as meeting places. Some have gymnasiums or lesser facilities for recreational use. The neighborhood church can join with residents and other neighborhood groups to get the city to take action to remove blighting factors. Dozens of program ideas are available for promotion of community improvement: workshops on neighborhood improvement for block organizations; recognition ceremonies for the best window box or flower garden; co-operative "work camp" programs to repair, replace, or remove unsightly rear fences, or make a vacant lot into a play yard, and many others. In all of these the neighborhood church can have a role.

c. *Work for racial equality.* The greatest single unsolved housing problem in the nation is racial discrimination. All groups must be allowed to select their housing where they choose within the financial means of the individuals. Today the prospects of success for housing code enforcement and redevelopment, both of which result in relocation of families, are seriously threatened because Negroes do not have a free choice of housing.

Churchmen can work for racial equality by supporting the enactment and enforcement of fair employment practices legislation (better job opportunities mean better chances for Negroes to improve their housing conditions by being able to spend more money for housing) and fair housing practices legislation. Furthermore, churchmen can preach and practice their faith: that all men as children of God deserve equal opportunities.

d. *Stay in racially changing neighborhoods.* Churches sometimes find themselves in racially changing neighborhoods. Since part of the danger in changing neighborhoods is that residents will hastily flee in fear, the church should counteract panic by encouraging residents to stay and to accept gladly the new neighbors. As a

leading neighborhood institution, the church should provide stability to the neighborhood in this transitional period. *Above all, the church should go out of its way to make the new neighbors welcome into the fellowship of the church.* Should there be discord, threats of violence, churchmen can promote reconciliation.

Neighborhoods suitable for conservation in the scale of urban renewal programs are usually the ones which are subject to racial changes. For the most part good comes out of changing neighborhoods, if for no other reason than that it makes a greater housing market available to the Negro. But bad can result if the city uses the change to reduce municipal services, to allow unwise zoning changes, to permit lax enforcement of the housing code, or overcrowding through excessive conversions of single family dwellings to apartments. The neighborhood church can join in efforts—in fact provide leadership—to see that these bad things do not happen.

e. *Adopt a church in a slum area.* The suburban church, rapidly assuming a dominant position in Protestantism, is usually located in a neighborhood completely devoid of active housing problems. But this does not excuse the suburban church or suburban churchman from exercising a concern for housing problems. The churchman can support needed legislation. He can work for racial equality; perhaps he could persuade a suburban builder to sell houses to all groups. The suburban church might work with sister churches in a blighted neighborhood, and provide volunteer leadership to councils of churches or to the judicatory of the area to assist inner-city churches in serving their parishes. Increased giving to the denominational budget for urban church work in changing areas is another tangible way to express concern. The great need is often for personal, direct leadership that suburban churches can provide in the old neighborhoods, in terms of adult education—particularly citizenship education (Sunday school classes, recreational programs, welfare activities). As we have seen, one characteristic of these older areas is the absence of sufficient leadership. Protestant churches are sparse in the blighted areas, except for store-front "sects," but this need not be if the suburban church became more of an outgoing Christian body rather than a social club.

f. *Organize a citizens' housing agency.* A few cities, but not many, have citizens' housing agencies through which the civic concern for housing improvement is focused. To organize such an agency in his community is a calling for the churchman with capabilities and concern. There are two sources of assistance for this task: a booklet entitled *Building a Citizens Housing Association*, by Alexander L. Crosby, available from the National Housing Conference, 1025 Connecticut Avenue, N. W., Washington 6, D. C., for fifty cents; and various pamphlets and possibly a consultant from ACTION (American Council to Improve Our Neighborhoods), Box 462, Radio City Station, New York 20, New York.

g. *Support social welfare activities.* Denominations have a number of social welfare programs, such as neighborhood centers, relief programs, and casework activities, aimed at helping people in the blighted sections and in other sections as well. All of these, as well as nonchurch social welfare activities, are worthy of the churchman's support. These programs are an essential part of housing improvement, for the home—which is the churchman's concern—is more than a physical structure: it is the people in it.

For Further Study

Do more reading. Add these books and program aids to your housing library.

Studying Your Community, by Roland C. Warren. Russell Sage Foundation, 1955. $3.00. In twenty useful chapters a distinguished sociologist presents a working manual for the volunteer in every phase of community welfare and planning. Here is a book to discuss in church boards, committees of social education and action.

Interracial Housing, by Morton Deutsch and Mary Evans Collins. University of Minnesota Press, 1951. $3.00.

Human Relations in Interracial Housing, by Wilner, Walkley, and Cook. University of Minnesota Press, 1955. $4.00. These are companion volumes, studies of racial attitudes of people living in interracial public housing.

The Seven Myths of Housing, by Nathan Straus. Alfred A. Knopf, Inc., 1944. $2.75. A popular and thoroughly readable introduction to the scope and promise of public housing, exposing the most prevalent misconceptions about "projects" and people who live in them.

Pamphlets for Further Study

Church and City Planning, by R. C. Hoover and E. L. Perry, issued by Bureau of Research and Survey, available from Department of Publication and Distribution, National Council of Churches, 120 E. 23d Street, New York, N.Y. 50 cents.

Reading List on Housing in the United States. A well-organized and comprehensive bibliography on the whole housing field prepared by the Housing and Home Finance Agency, Government Printing Office, Washington, D. C. 15 cents.

The Church and the Community. A study tool for church groups concerned about the influence of their church on the community. Presbyterian Distribution Service, 156 Fifth Avenue, New York 10, N.Y. Instructor's Manual, $1.00, Discussion Guide for group members, 50 cents.

Building a Citizens Housing Association, by Alexander L. Crosby. Spritely and practical advice on how to get a citizens' organization running smoothly and with a purpose. National Housing Conference, 1025 Connecticut Avenue, N.W., Washington 6, D. C. 50 cents (10 or more copies, 40 cents each).

Better Housing for Everyone, by Shirley A. Siegel. Another guide for citizens' action to desegregate American neighborhoods. The author is a lawyer who knows all the legal questions and answers. Oceana Publications, 43 West 16th Street, New York 11, N. Y. 50 cents.

Annual Reports—available from the New York State Citizens' Housing Council, Albany, N. Y.

The Housing Yearbook—published annually by The National Housing Conference, 1025 Connecticut Avenue, N. W., Washington 6, D. C.

In These Ten Cities, by Alexander L. Crosby. How minorities are housed in ten communities of the United States. Published for Public Affairs Committee and National Committee Against Discrimination in Housing, March, 1951. 10 cents per copy.

Forbidden Neighbors. The problems of minority groups in housing. Published by the New York State Committee on Discrimination in Housing. 10 cents per copy.

"Desegregation and Open Occupancy Trends in Housing," by B. T. McGraw. A report of trends toward open occupancy in public and private housing. Reprinted from *Journal of Human Relations*, Fall issue, 1954. 5 cents per copy.

"Open Occupancy Housing." Some approaches to open occupancy problems and potentials by builders, Government officials, and housing and race relations experts. An 8-page reprint from *House and Home*, April, 1955. 10 cents per copy, $8.00 per hundred.

Open Occupancy in Public Housing. How to achieve successful integration in public housing, based on local experience. Published by the Public Housing Administration, 1953. 10 cents per copy.

Open Occupancy in Westchester County, by Harold S. Goldblatt. A study of the attitudes of builders, bankers, and brokers. Published by the Urban League of Westchester County, N. Y., October, 1954.

"Integration in Public and Private Housing," by Robert C. Weaver. A survey of trends toward racial integration in housing. Reprinted from *Annals of the American Academy of Political and Social Science*, March, 1956. 5 cents per copy.

"Effects of Nonwhite Purchases on Market Prices of Residences," by Luigi M. Laurenti. A study of price behavior in areas of San Francisco which have experienced new nonwhite home ownership. Reprinted from *The Appraisal Journal*, July, 1952. 5 cents per copy.

"Helping the Panic Neighborhood: A Philadelphia Approach," by John McDermott and Dennis Clark. Practical methods for reducing tensions when Negroes move into new neighborhoods. Reprinted from the *Interracial Review*, August, 1955. 2 cents per copy, $1.95 per hundred.

"How Philadelphia Stopped a Race Riot," by Hannah Lees. How a tension situation was averted by prompt action by the Philadelphia Commission on Human Relations after a Negro family moved into an all-white neighborhood. Reprinted from *The Reporter*, June 2, 1955. 3 cents per copy, $2.50 per hundred.

Guide to Changing Neighborhoods. A manual of guidance for dealing with intergroup relations problems in the neighborhood undergoing change. Published by the National Community Relations Advisory Council, February, 1956.

"The Housing Act of 1954 and Implications for Minorities," by B. T. McGraw. Reprinted from *Phylon*, the Atlanta University Review of Race and Culture, 2d Quarter, 1955.

Equal Opportunity in Housing. An analysis of the effects of Federal housing programs on residential segregation. Published by the American Friends Service Committee, March, 1955.

The Voluntary Home Mortgage Credit Program. Describes program of Federal assistance to members of minority groups who are unable to obtain FHA-insured or VA-guaranteed home loans under the same terms and conditions as are generally available to others in the same locality. Gives addresses of regional offices. Prepared by National Committee Against Discrimination in Housing, April, 1955. (Mimeographed.)

Statement Submitted to Housing Investigation Subcommittee of the House Committee on Banking and Currency, Sitting in New York City, October 5, 6, and 7, 1955. Prepared by the New York State Committee on Discrimination in Housing, October, 1955. (Mimeographed.)

"The Effect of Anti-Discrimination Legislation Upon the FHA- and VA-insured Housing Market in New York State," by Robert C. Weaver. Reprinted from *Land Economics*, November, 1955. 7 cents per copy.

Mortgage Financing for Properties Available to Negro Occupancy, by Reginald A. Johnson. An analysis of some of the mortgage problems faced by Negroes in attempting to buy homes. Published by the National Urban League, 1954. 25 cents.

Research Reports. A summary of recent research in the field of discrimination in housing. Published by the Anti-Defamation League of B'nai B'rith, October, 1955.

Films, Filmstrips, and Slides

A variety of visual aids is available on rental or loan basis from housing agencies. Churches may also develop their own documentary photograph displays and slides of local housing conditions.

Films Helpful to Housing and Redevelopment Agencies. This fully annotated list of films is available from The National Association of Housing and Redevelopment Officials, 1313 East 60th Street, Chicago, Ill. $1.00.

The Changing Neighborhood—A sound filmstrip showing how one neighborhood welcomes its new Negro residents has been prepared by the Commission on Human Relations of Philadelphia, City Hall, Philadelphia, Pa. Available free.

Farewell Oak Street—A 17-minute housing film designed to awaken public consciousness to the implications of bad housing for family life and the community as a whole. For information write to the National Film Board of Canada, Suite 658, 630 Fifth Avenue, New York 20, N.Y.

Glossary of Housing Terms

Housing shop talk is often technical, and needs some free translation. Knowing housing terms is almost as important as knowing housing facts, and absolutely essential in understanding the facts.

Here are some working definitions, and descriptions of various housing agencies, taken from *The Housing Yearbook 1956* and publications of the Housing and Home Finance Agency.

Dwelling Unit—People live in many kinds of places—houses, apartments, tents, and trailers. Some houses are arranged for one family, some for two or more families, and others like apartment buildings have multiple living arrangements. The term *dwelling unit* refers to the group of rooms or single room, occupied or intended for occupany by a family or other group of persons living together. These rooms are a dwelling unit if they have separate cooking equipment or entrance.

Urban and Rural Areas—According to the definition used in the 1950 census, urban areas comprise (*a*) places of 2,500 or more inhabitants incorporated as cities, boroughs, and villages; (*b*) the densely settled suburban area, or urban fringe, incorporated or unincorporated, around cities of 50,000 or more; (*c*) unincorporated places of 2,500 or more inhabitants outside of any urban fringe; and (*d*) incorporated towns of 2,500 or more inhabitants except in New England, New York, and Wisconsin, where "towns" are simply minor civil divisions of counties. The remaining areas are classified as rural.

Local Housing Authority—A local agency established by action of the local governing body, and made up of citizens of the community appointed by the mayor or board of supervisors and representing various walks of life.

Public Housing—Housing of which the local housing authority is the landlord, having initiated, planned, and built it. It may be subsidized housing for families from the slums, a veterans' emergency housing program, or a special nonsubsidized program for middle-income families. All these programs have in common the important fact that the local housing authority is directly involved in management policy.

Publicly Assisted Housing—Housing built by private interests with Government assistance for some part of the financing. This aid may be in terms of a grant or loan, or limited Federal tax exemptions on the value of the improvements made in the property. Redevelopment housing constitutes the bulk of this category of housing.

Defense Housing—Housing constructed for defense workers by private builders, with the many benefits of subsidy and guarantee provided by the Federal Government under the Defense Housing and Community Facilities and Services Act of 1951.

Guaranteed Housing—Some real estate men will insist that Federal Housing Administration insured housing is "private enterprise." Others will affirm that it is "public housing." Actually, through the Federal Housing Administration, the Government is in many cases a preferred stockholder in the housing development. The Federal Government insures the mortgages and so is the party to bear the loss if a default in payment occurs. The Federal Government now has a contingent liability of $16 billion for housing guaranteed under FHA.

Private Housing—Housing built by private contractors and financed by private banking and financial institutions, without any Government aid or protection.

Urban Redevelopment—The method created by the Federal Housing Act of 1949 for acquiring blighted land, clearing it, planning new uses for it, leasing to private developers or to public agencies.

Urban Renewal—A broader term stemming from the Housing Act of 1954, which includes not only redevelopment but also other antidotes for blight, such as enforcement of housing codes, neighborhood conservation, and rehabilitation.

Redevelopment Agency—The local body that carries out a redevelopment program. Often this function is assumed by the local housing authority, but in a number of states the city government has created a special agency for redevelopment.

A Workable Program—The community's own plan for action, which includes sound planning and zoning, analyses of neighborhood needs and changes, enforcing building and inspection codes, providing adequate community facilities, meeting modern traffic requirements, rehousing displaced families, and supporting the sound growth of business and residential life. The first step in rehabilitation and redevelopment is for the community to survey its total needs and draw up its own blueprint. The next crucial step is for the local citizens to back the program by their active participation in their own neighborhoods and by supporting public policies that will improve the community as a whole. This is known as a community's "workable program" to combat slums and blight.

Capital Grants—When a slum area is ready for redevelopment or rehabilitation, the land for the purpose is sold to private enterprise or to public bodies for the uses called for in the Urban Renewal Plan. The difference between what the redevelopment authority received from the sale of the land and what was paid to acquire it and to carry out the project is the net cost. The Federal Government agrees to pay up to two thirds of this net cost. The city pays at least one third either through cash contribution or through land, public facilities, demolition, or other work contributed by the city to the project operation.

Low Rent Public Housing—Housing for families displaced by slum clearance and unable to afford decent housing on the private market. The Public Housing Administration with the approval of the local housing authority can contract to

make development loans and pay annual subsidies for public housing units up to the maximum authorized by Congress.

Middle Income Housing—Housing for persons who have annual incomes between $4,500 and $7,000 per year. Rental for this group in our population is practically nonexistent. New houses for purchase are in short supply as well.

Housing and Home Finance Agency—The Federal agency responsible to the President for administering and co-ordinating all aspects of Federal housing. It consists of the office of the administrator, three constituent agencies—the Federal Housing Administration, the Public Housing Administration, and the Federal National Mortgage Association, and two constituent units—the Community Facilities Administration and the Urban Renewal Administration.

Federal Housing Administration—Headed by a commissioner and established in 1934 by the National Housing Act: does not lend money or construct property, but operates mortgage insurance program which the Act provides. As amended, the Act authorizes FHA to insure qualified lending institutions against loss within certain time limits on loans made to finance alterations, repairs, and improvements in existing structures and the building of new nonresidential structures. FHA liability is limited to 90 per cent of loss on individual loans and 10 per cent on all loans held by a lending institution.

Public Housing Administration—Headed by a commissioner; is responsible for the administration of the low-rent public housing program under the Housing Act of 1937 as amended. PHA provides financial aid for housing owned and operated by local housing authorities and limited to occupancy by low-income families who are unable to afford decent private housing in the community.

Federal National Mortgage Association (nicknamed "Fanny May")—Under the Housing Act of 1954, FNMA was rechartered to improve the distribution of investment capital available for home mortgage financing. Its program also acts as a cushion to provide assistance to the secondary mortgage market and to stop the decline in mortgage lending and home building activities, which might threaten the stability of a high-level national economy.

The Community Facilities Administration—Responsible for administration of loans to colleges and universities to finance student and faculty housing; also for supervision of the construction of school facilities for which Federal aid is provided by the Office of Education; and for supervision of advances to state and local governments for needed public works.

Urban Renewal Administration—Responsible for the expanded program of slum clearance and urban renewal authorized in the Housing Act of 1954, under which planning advances, loans, and grants are made to communities for projects to clear and redevelop slums and to rehabilitate and improve blighted areas to prevent slums.

Housing Resources

Government Housing Agencies

Housing and Home Finance Agency
Office of the Administrator
126 K Street, N.W.
Washington 25, D.C.

Addresses of National Offices, Washington 25, D.C.:
Federal Housing Administration
811 Vermont Avenue, N.W.

Federal National Mortgage Association
811 Vermont Avenue, N.W.

Public Housing Administration
1201 Connecticut Avenue, N.W.

Community Facilities Administration
1626 K Street, N.W.

Urban Renewal Administration
811 Vermont Avenue, N.W.

Further information on programs and activities of the Housing and Home Finance Agency may be obtained through its regional offices:

Region I: Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York:
346 Broadway
New York 13, N.Y.

Region II: Pennsylvania, New Jersey, Maryland, Delaware, District of Columbia, West Virginia, Virginia:
1004 Widener Building
Chestnut and Juniper Streets
Philadelphia 7, Pa.

Region III: Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Florida:
50 Seventh Street, N.E.
Atlanta 5, Ga.

Region IV: Michigan, Ohio, Indiana, Illinois, Wisconsin, Iowa, Minnesota, North Dakota, South Dakota, Nebraska:
Bankers Building
105 West Adams Street, Chicago 3, Ill.

Region V: Kansas, Missouri, Arkansas, Louisiana, Oklahoma, Texas, Colorado, New Mexico:
Federal Center
300 West Vickery Boulevard
Fort Worth, Tex.

Region VI: Washington, Oregon, California, Idaho, Nevada, Arizona, Utah, Montana, Wyoming, Alaska, Hawaii, Guam:
Flood Building
870 Market Street
San Francisco, Calif.

Private Housing Agencies

Ministers and lay leaders in the churches should join their local housing association, or help to form one if none exists. Membership is one of these national organizations (marked with asterisk*) will keep churches in touch with latest housing developments.

National Association of Home Builders
1028 Connecticut Avenue, N.W.
Washington 6, D.C.
John M. Dickerman, Executive Director

National Association of Housing and Redevelopment Officials
1313 East Sixtieth Street
Chicago 37, Ill.
John D. Lange, Executive Director

*National Committee Against Discrimination in Housing
35 West Thirty-second Street
New York 1, N.Y.
Frances Levenson, Director

*The National Housing Conference
1025 Connecticut Avenue, N.W.
Washington 6, D.C.
Ira S. Robbins, President
Lee F. Johnson, Executive Vice-President

*ACTION—American Council to Improve Our Neighborhoods
Box 462, Radio City Station
New York 20, N.Y.

Department of Social Welfare
National Council of Churches
297 Fourth Avenue
New York 10, N.Y.
Dr. William J. Villaume, Executive Secretary

State and local Councils of Churches

Department of the Urban Church
National Council of Churches
257 Fourth Avenue
New York 10, N.Y.
Dr. Joseph Merchant, Executive Secretary. Subscribe to their bulletin, *The City Church*, issued bimonthly. $2.00 a year.

Acknowledgments

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